

THE EXCHANGE BANK

A Successful Financial Institution Belonging to the Recent Decade in Point of Establishment.

The Exchange Bank is one of the newer financial institutions of the city of Newberry. It was established in the last decade, and has had a very successful and satisfactory history, contributing largely to the demands for financial assistance in the development of the county and the city. This bank has one of the handsomest and best appointed banking houses in the city. Its capital stock of \$50,000, its surplus and undivided profits are \$15,522. Its loans and discounts are \$272,936.81, its total assets \$315,000.00. Its deposits are \$210,000.00. The officers of the bank are, President H. L. Parr, the



M. L. SPEARMAN, CASHIER.

original promoter of the great Parr Shoals engineering feat, which has given this section so great a dam for development of electric power. Vice president W. G. Houseal; cashier, M. L. Spearman; assistant cashier and teller, W. B. Wallace; bookkeeper, W. T. Brown. Mr. Spearman has been the cashier of the bank since its organization. He is one of the pillars of strength in the commercial and social life of the city. He has served long and faithfully as chairman of the commissioners of public works, and has given liberally of his time and means for the development of the community. He came to Newberry from the farm, and served several years as bookkeeper in mercantile houses and is thoroughly familiar with mercantile needs and methods. His management of the bank has been most satisfactory to the stockholders and customer. This bank has grown in strength and popularity year by year. It enjoys the greatest confidence of the people of the city and country, and it has done great service to all the people.

John L. Epps, Treasurer.

The very important work of keeping up with the finances of the county and providing the pay rolls that are necessary to keep public work going is in the hands of Mr. M. L. Epps in Newberry county. Mr. Epps has been treasurer of Newberry county for a dozen years, and he has been a very faithful officer. His books are always well kept and when the time comes for the payment of taxes in this county he expects the property owners to come forward and pay. There are no favorites played in the treasurer's office, the same law fits the big property owner and the little one, and penalties are not matters of personal convenience. It is in this that troubles arise in so many counties in the state. In Newberry the tax payer has learned that he is expected to pay and he pays, and if he does not there is another office altogether which deals with his case and he knows that he must take his plea and tell his troubles to the sheriff. Mr. Epps belongs to a family that seems to be peculiarly fitted for this business. One brother is treasurer of Spartanburg, and both of them are efficient officers. The family was raised near Whitmire, in this county, and has always been a family of influence and devoted to public service. Mr. Epps was a farmer before he was elected to office and he gave the same careful attention to detail in his own business that he has given to the public interests in his official position. He has raised a family in Newberry that is taking part prominently and pleasantly in public and social affairs. The office that Mr. Epps fills calls rather for a careful accountant than a politician, but he has been successful in both.

The Secret of Prosperity.

Young Mrs. Mead, whose experience of married life had been brief and happy, had just engaged two servants, a man and his wife.

"I am so glad you are married," she said to the man with whom she had made terms. "I hope you are very, very happy and that you and your wife never have any difference of opinion."

"Faith, ma'am, Oi couldn't say that," replied the new servant, "for we have a good many, but Oi don't let my wife know of them, and so we do be gettin' along well."

Misplaced.

Sergeant to Tommy (who has fallen out for the fourth time)—What! At it again? You know you ought never to have joined this 'ere regiment, me lad. You ought to 'ave joined the flying corps. They only let you fall out once there!—London Punch.

Charity.

Sunday School Teacher—What is the meaning of "charity," Stella? Small Stella—It's when you have a cold and somebody lends you a handkerchief.—Chicago News.

W. H. LOMINACK & SON

An Attractive and Well Kept Family Grocery Store With Established Reputation in the County.

The family grocery store of W. H. Lominack & Son is one of the most attractive and popular stores in Newberry. They have a very neat and well furnished place of business on Main street, where they have been serving the people of Newberry and vicinity with their good things for the table for two years. The senior member of the firm, Mr. W. H. Lominack, has been for fifteen years in business in Newberry and he is well known and popular with the trade. His son, Mr. J. Forrest Lominack, has recently gone into the firm with him, and he is one of the rising young business men of the city, giving his attention strictly to the development of the business of the firm, and trying to please its patrons. This firm carries a large line of plain and fancy groceries, including the well known products of the famous Leggett house the "Premier" line of preserved goods, in glass and tins, and those of other well known and reliable houses.

The Messrs. Lominack are wide awake business men, enterprising in their business and keeping thorough pace with its developments. They are prompt to meet the demands of the public for any new line that has merit in it, and they pride themselves on their prompt and accurate filling of the orders of their patrons for goods.

THE FARMERS' OIL MILL

A Successful Independent Enterprise Handling Cotton Seed and Making Ice and Lard Pure Flour.

The Farmers' Oil Mill is an independent oil concern, established within the past decade, in the second revival of the cotton seed industry in this section. It was started largely by farmers and their friends among the business men when the Southern Cotton Oil Company had succeeded in securing control of the old mills and the farmers began to view it as a trust and look out for their own interests in establishing new mills in various sections of the state. This company did well from its inception. Mr. Jno. H. Wicker is its manager. Mr. Alan Johnstone has always been its executive head, but the active work has been in the hands of Mr. Wicker. He has been an enterprising and aggressive manager, pressing into new and auxiliary fields. In addition to the crushing of seed the Farmers' Oil Mill put in a large modern plant for the manufacture of ice, and it is said that there has not been a shortage of ice, to say nothing of an ice famine, since this concern began to manufacture ice. Latterly, with the increase of the production of grain in this country and the prospects that it would continue to be a crop of more and more consequence, the Farmers' Oil Mill put in a plant for the manufacture of flour, and it now has one of the largest and best plants of the kind in the state and has furnished the farmers a convenient mill for grinding their wheat and another inducement to bring their produce to Newberry for marketing.

In addition to the ice plant and the flour mill, the Farmers' Oil Mill has a modern, well equipped ginney and other conveniences for its farmer patrons. It has been for the past ten or twelve years a most popular institution and has materially helped to hold up the market for cotton seed in this community. It has paid liberal dividends to its stockholders in addition to helping the market. The success of the roller flour mill this year will encourage the planting of a largely increased wheat acreage next year.

BUZHARDT-LANGFORD CO.

A Leading Furniture and Household Goods Supply House Recently Reorganized.

The Buzhardt-Langford Company is a recent reorganization of the former well known and prominent house of the Wheeler-Langford Company, which was in turn the business run for so many years in Newberry by the Shelley-Summers Company. The last change in the business puts Mr. B. T. Buzhardt, one of the liveliest and most progressive of the young business men of Newberry in charge of the active management of the business. This company handles a large line of furniture and all sorts of house furnishing material, rugs, clocks and trunks being among their specialties. They are agents also for the well known Buck stoves and ranges. They sell, also, pianos and piano players, sewing machines and glassware, so that they are in a position to take the entire contract for the furnishing of the house of the young couple just entering on life or the home of the family just moving into the community. They will start with the rug at the front door, fit every room as they go and wind up with the garbage barrel on the back lot. In addition to this they do a great deal of repair work on trunks and furniture. Their store is on Main street, a large, well lighted and attractive place of business, well filled with their stock.

Mr. Buzhardt is the active man of the company, he is a young man who has been very active in business and made a success of all that he has undertaken. He is public spirited and willing to give both his time and his means to the advancement of the town. Mr. Langford is a capitalist who is interested in several large enterprises in the city. He was mayor several terms and was one of the best that Newberry has ever had. His chief personal interest now is in the lumber business.

The man that thinks a dog has no human nature, had better get acquainted with a dog.

Pessimism is putting a high value on your own opinion, and a low value on business conditions.



More For Your Money

Dollar for dollar, you will get more for your money in this 1916 Overland Model 83 than in any similar car.

The price is \$750.

Never before has a car of this size—with such complete equipment—been offered by any manufacturer at less than \$1050.

In fact, it is in many particulars the same Overland that last year was considered such big value at \$1075.

It is a family car, complete in every detail, with refinements in appearance, comfort and convenience that distinguish it above other cars much higher in price.

See this car.

Model 83 Brief Specifications

35 Horse-power motor
5-Bearing Crankshaft
Thermo-Syphon Cooling
Demountable Rims, one
Rim Extra

High-tension Magneto
Ignition
Electric Starting and
Lighting
Underslung Rear Springs
33 x 4 inch tires; non-skid
in rear

One-man Top, with Cover
Headlight Dimmers
Magnetic Speedometer
Rainvision, Ventilating type,
built-in windshield

This is the largest 4-cylinder Overland that will be produced this year

Made in U. S. A.

All Overland automobiles have Magneto Ignition

Call, telephone or write us, and we will bring this car to you for a practical demonstration.

We Selected This Car

to act as Newberry Agents for after looking carefully into the merits of various makes, and decided that the OVERLAND was the best

Our Repair Department

is prepared to handle automobile and motor repairs of every kind—big and little

A Full Line of Accessories, Lubricating Oils, Gasoline

And remember, it is a pleasure for us to demonstrate any model of the beautiful and perfect OVERLAND to possible purchasers

Dominick Auto and Repair Co.
NEWBERRY, S. C.

College and Harrington Sts.

Opposite Court House

Comparisons.

"A telephone is a great convenience in a suburban home. My wife often calls me up."

"You're lucky. Mine always calls me down."—Baltimore American.

A Gentle Hint.

He—Then you are not interested in my welfare. She—No; but if the two syllables were transposed I'd not only be interested, but enthusiastic.—Boston Transcript.

The sickle rusts in the hand that waits for the harvest.—Persian Proverb.

From out the soul pluck out the sigh, For hope is here, while life is nigh.

That slang is always expressed best, When imagination expresses the rest.

The tragedy of love is often the greatest tragedy that comes into a man's life.

There is a song in every man's heart, The woman that loves him knows the words.

A skeptic is one of those who believes only what they know and whose knowledge is limited.

A Lovers' Quarrel.

She (turning at the door)—I think you are just hateful, and I'm never going to speak to you again, so there's no use coming into the music room after me, because I'll be on the rustic bench at the far end of the conservatory.—Smart Set.

Drowned His Voice.

Teacher—Tommy, I asked you to spell candy. Why don't you do it? His Sister—Please, miss, his mouth's watering so he can't talk.—Boston Transcript.

Even Break.

"Well, did your husband succeed in beating the carpet?" "My sportily inclined brother says that the contest was a draw."—Louisville Courier-Journal.

Just What Did He Mean?

"Do you remember when you proposed to your wife?" "My boy, I can never forget it."—Richmond Times-Dispatch.

Grief is crowned with consolation.—Shakespeare.